

Certificate Number: 16339-PAE-DE-039313826

Bankruptcy Case Number: 20-11627



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 6, 2025, at 10:52 o'clock AM EST, Lisa Williams completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 6, 2025 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor